

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KITCHEN, et al. : Expected
: Group Art Unit: 2764
:
Application No: Unassigned (Rule 53(b)):
Continuation of Appl. Serial No. : Expected
09/034,561 filed March 3, 1998). : Examiner: R. Alvarez
:
Filed: Concurrently :
:
For: ELECTRONIC BILL PROCESSING

PRELIMINARY AMENDMENT

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

Sir:

This preliminary amendment is filed concurrently with the filing of a continuation under 37 USC 1.53(b) of pending Application Serial No. 09/034,561, filed March 3, 1998. Prior to examination, please amend the above-identified application as follows:

IN THE TITLE

Please amend the title to read --ELECTRONIC BILL PRESENTMENT WITH BILL CATEGORIZATION--

IN THE CLAIMS

Please cancel claim 1.

Please add new claims 34-51 as follows:

--34. A method for electronically presenting bills, comprising: storing a plurality of bills from a plurality of billers for a payor, each biller being associated with one of a plurality of biller categories;

receiving, via a network, a request from a payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories; and

transmitting, via the network, only those bills from those billers associated with the one biller category to the payor responsive to the request.

35. The method of claim 34, wherein each of the plurality of biller categories corresponds to a type of good or service provided by the plurality of billers.

36. The method of claim 35, wherein the plurality of biller categories includes a category corresponding to at least one of a credit card service, and a utility service.

37. The method of claim 34, wherein each of the stored plurality of bills is associated with one of a plurality of bill categories, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills associated with one of the plurality of bill categories; and

transmitting, via the network, only those bills associated with the one bill category to the payor responsive to the request.

38. The method of claim 37, wherein the plurality of bill categories includes a disputed bill category.

39. The method of claim 34, further comprising:

defining at least one of the plurality of biller categories according to an instruction received from the payor.

40. The method of claim 34, wherein at least one of the plurality of billers is associated with more than one of a plurality of biller categories.

41. The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers which are unpaid and associated with one of the plurality of biller categories; and

transmitting, via the network, those of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

42. The method of claim 34, further comprising:

receiving, via the network, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers which are paid and associated with one of the plurality of biller categories; and

transmitting, via the network, those of the paid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

43. A system for electronically presenting bills, comprising:

a communications port configured to receive and transmit bill related information via a network;

a memory configured to store a plurality of bills from a plurality of billers for a payor, each biller associated with one of a plurality of biller categories; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories, and 2) cause the communications port to transmit only those bills from those billers associated with the one biller category to the payor responsive to the request.

44. The system of claim 43, wherein each of the plurality of biller categories corresponds to a type of good or service provided by the plurality of billers.

45. The system of claim 44, wherein the plurality of biller categories includes a category corresponding to at least one of a credit card service, and a utility service.

46. The system of claim 43, wherein:

each of the stored plurality of bills is associated with a bill category; and

the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills associated with one of the plurality of bill categories, and 2) cause the communications port to transmit only those bills associated with the one bill category to the payor responsive to the request.

47. The system of claim 46, wherein the plurality of biller categories includes a disputed bill category.

48. The system of claim 43, wherein the processor is further configured to define at least one of the plurality of biller categories according to an instruction received from the payor.

49. The system of claim 43, wherein at least one of the plurality of billers is associated with more than one of the plurality of biller categories.

50. The system of claim 43, wherein the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers which are unpaid and associated with one of the plurality of biller categories, and 2) cause the communications port to transmit those of the unpaid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.

51. The system of claim 43, wherein the processor is further configured to 1) receive, via the communications port, a request from the payor to view those of the stored plurality of bills from those of the plurality of billers which are paid and associated with one of the plurality of biller categories, and 2) cause the communications port to transmit those of the paid stored plurality of bills from those of the plurality of billers associated with the one biller category to the payor responsive to the request.--

REMARKS

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a Rule 53(b) continuation of pending Application Serial No. 09/034,561, filed March 3, 1998.

Claim 1 is pending in this application, claim 2-33 having been cancelled in the submittal of the Rule 53(b) continuation application. Claim 1 is cancelled by this preliminary amendment.

Claims 34-51 are added herein.

The title is amended to more fully describe the invention.

No new matter is added by this preliminary amendment.

New claims 34-51 are directed to an innovative electronic bill presentation technique disclosed in the written description of the application as originally filed.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

Respectfully submitted,
LALOS & KEEGAN



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